

## REMARKS

Claims 1 and 2 were presented for examination. Claims 1 and 2 were rejected.

Claims 1 and 2 were rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. In response, Claims 1 and 2 have been amended. The amendments, to the extent required, supply antecedent basis in the specification and claims for the terms identified by the Office in the Office Action. Applicant experienced difficulty understanding much of the argument on vagueness and would appreciate further clarification to the extent the Office believes vagueness is still present. Therefore, claims 1 and 2 should be in allowable form.

Further, the Office states the claims are generally narrative and indefinite and fail to conform to U.S. practice and appear to be a literal translation into English from a foreign document and are replete with grammatical and idiomatic errors. Further, the Office states Claim 1 recites the limitation “the server units” in line 4, “the bank’s processing center” in line 6, “the bank’s issued card database” in line 8, “the user” in line 11, “the card’s details” in line 18, and “the user registration details” in line 21. See also Sections 6 and 7 of the Office Action. In response, Claims 1 and 2 have been amended. Therefore, claims 1 and 2 should be in allowable form. For the reasons set out above, the claims should be in allowable form.

Claims 1 and 2 were rejected under 35 U.S.C. 112, second paragraph, as being incomplete for omitting essential steps, such omission amounting to a gap between the steps. The Office stated the omitted steps are the steps describing the method of the invention and due to the wording of the language used in the claim, it was unclear what methods steps are claimed. Because claim 2 depends on claim 1, it was also rejected. For the reasons set out above, the claims should be in allowable form.

Claim 1 was rejected under 35 U.S.C. 103(a), as being unpatentable over U.S. Patent Application Publication No. 2003/0037000 to Fieldhouse in view of U.S. Patent Application Publication No. 2002/0078351 to Garib. In response, Fieldhouse does not disclose the method for user registration with a proxy for further work with a server unit. Telecommunications gateway server 16 (Figure 1, paragraphs 10 and 13) includes a telephone calling account generation module 24 and database 26, that is configured to store telephone calling accounts. So, gateway server 16 is not a server unit (third party or bank's affiliated entity) that provides remote service with direct user requesting (including user's identification by the respective server of the registered users' database). A bank computer 14 (Figure 1, Paragraph 10) is not configured to generate a set of code symbols (password) for further user's identification at respective server unit that provides remote service.

Garib discloses users' registration for further remote service provided by the system for the secure transmission and receipt of periodically issued bank account statements via electronic mail (Figure 5, Paragraphs 39, 42). The registration is provided by said system, particularly by the statement issuing computer system 501, not by the proxy (bank). Further, Garib does not disclose the registration steps including receiving a password at an ATM, but it is apparent from the document (Figure 5, Paragraph 42) that ATM could be used instead of a web-enabled client device 510. Therefore, claim1 should be in allowable form.

Claim 2 was rejected under 35 U.S.C. 103(a), as being unpatentable over U.S. Patent Application Publication No. 2003/0037000 to Fieldhouse in view of U.S. Patent Application Publication No. 2002/0078351 to Garib and in further view of U.S. Patent Application Publication No. 2001/0037300 to Miyazaki. In response, Miyazaki does not disclose the registration steps of the amended claims. It is impossible to modify the system of Fieldhouse in view of Garib and Miyazaki for conducting the method for user registration with a proxy for further work with one of the server units. Therefore, the subject matter of the amended claims and advantages of the invention are not disclosed in Fieldhouse, Garib and Miyazaki and not obvious to the person skilled in the art. Therefore, claim 2 should be in allowable form.

In commenting on the references and in order to facilitate a better understanding of the differences that are expressed in the claims, certain details of distinction between same and the present invention have been mentioned, even though such differences do not appear in all of the claims. It is not intended by mentioning any such unclaimed distinctions to create any implied limitations in the claims. Not all of the distinctions between the prior art and applicant's present invention have been made by applicant. For the foregoing reasons, applicant reserves the right to submit additional evidence showing the distinction between applicant's invention to be unobvious in view of the prior art.


The foregoing remarks are intended to assist the Office in examining the application and in the course of explanation may employ shortened or more specific or variant descriptions of some of the claim language. Such descriptions are not intended to limit the scope of the claims; the actual claim language should be considered in each case. Furthermore, the remarks are not to be considered to be exhaustive of the facets of the invention which are rendered patentable, being only examples of certain advantageous features and differences which applicant's attorney chooses to mention at this time.

The Office is authorized to charge the petition fee and any other fees or credit any overpayment for this matter to the Deposit Account of Adams and Reese, LLP, Account No. 50-2413.

Reconsideration of the application as amended and allowance thereof is requested.

Please send all future correspondence regarding the above-referenced application to the undersigned at the address appearing below.

Respectfully submitted,



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